



How the Referral Fee Works

AccessWV will pay a one-time referral fee of \$50 to an individual health insurance producer with an "accident and sickness" line of authority who assists an applicant in completing and submitting an AccessWV Application. The producer must have a West Virginia license.

No Legal Relationship

AccessWV does not require an agreement between the agent and AccessWV. The agent is not appointed by AccessWV. There is no legal relationship between AccessWV and the agent.

Processing a Referral Fee

The following are necessary to process a referral fee:

- **Section 17. Parts 1 and 2** of the Application "*For Use Only When Agent Has Assisted with Application*" must be completed by the agent. The agent must have a current West Virginia license for "Accident & Health". AccessWV will confirm license status with the WV Offices of the Insurance Commissioner
- The agent assisting with the application may assign payment to a WV licensed insurance agency by naming the agency as "payee" and providing the information requested in **Part 2**.
- A completed IRS Form W-9 must be on file for the agent or agency that is to be paid. Once a W-9 has been submitted, no re-submission is necessary. This form may be downloaded from the **Agent Information** section of the AccessWV web-site.

Agent's Role

To assist the applicant, the agent is expected to familiarize him/herself with the eligibility requirements of AccessWV, the premiums, and the products and benefits available. This may be done by reviewing the materials in the **Application Material** section of the AccessWV web-site. Once a referral fee has been paid to an agent, the agent will be entered into the program database and informed of any changes to the program.

All decisions related to eligibility are reserved to AccessWV. These include, but are not limited to, the decision to accept or reject an application for coverage, the effective date of coverage, and whether or not a six-month waiting period for pre-existing conditions will apply.

To ensure the privacy of health information, AccessWV will not discuss a submitted application with an agent unless the applicant has completed the authorization in **Section 17. Part 3** of the Application. Without this authorization, all communication regarding an application will be limited to the applicant in compliance with federal privacy laws.

Conditions for Payment

The referral fee will only be paid for complete applications that are accepted for coverage in AccessWV. To be considered complete, an application must contain all required information and be accompanied by the first month's premium. An application which must be returned to the applicant for

any reason or which requires the collection of additional information will not be considered complete, and the referral fee may be denied.

The referral fee will not be paid for an application which an agent submits on behalf of him/herself, a relative or a member of the agent's household. An agent will not be entitled to a referral fee if the coverage is never effective, rescinded or retroactively terminated by AccessWV as of the enrollment date. In this case, the agent shall reimburse the pool for any referral fee that has already been paid.

Contact Numbers

An agent who has question regarding a fee for a specific application should call AccessWV's third party administrator, Wells Fargo, at 1-866-864-6142. General information on the referral fee may be obtained by calling AccessWV at 1-866-445-8491.